

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

Debtor(s)

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/04/2009.
- 2) This case was confirmed on 02/01/2010.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/01/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 05/23/2011.
- 6) Number of months from filing to the last payment: 17
- 7) Number of months case was pending: 20
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 30,600.00
- 10) Amount of unsecured claims discharged without payment \$.00
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$ 4,509.00
Less amount refunded to debtor	\$.00
NET RECEIPTS	\$ 4,509.00

Expenses of Administration:

Attorney's Fees Paid through the Plan	\$ 2,630.50
Court Costs	\$.00
Trustee Expenses and Compensation	\$ 288.74
Other	\$.00

TOTAL EXPENSES OF ADMINISTRATION \$ 2,919.24

Attorney fees paid and disclosed by debtor \$ 601.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HSBC BANK USA	SECURED	136,500.00	143,149.07	.00	.00	.00
HSBC BANK USA	SECURED	NA	5,344.06	5,494.06	.00	.00
HSBC BANK USA NA	OTHER	NA	NA	NA	.00	.00
HSBC BANK USA NA	OTHER	NA	NA	NA	.00	.00
PRA RECEIVABLES MANA	UNSECURED	993.00	993.25	993.25	.00	.00
BEYER CHIROPRACTIC	UNSECURED	483.00	517.48	517.48	.00	.00
OCWEN LOAN SERVICING	UNSECURED	6,966.00	NA	NA	.00	.00
LIGHTHOUSE FINANCIAL	SECURED	1,427.00	1,499.88	1,427.00	815.36	.00
PLS FINANCIAL SVCS I	SECURED	1,210.00	.00	1,210.00	774.40	.00
AT & T	UNSECURED	200.00	NA	NA	.00	.00
ASSET ACCEPTANCE LLC	UNSECURED	407.00	422.95	422.95	.00	.00
CAPITAL ONE	UNSECURED	828.00	NA	NA	.00	.00
CAPITAL ONE	UNSECURED	1,000.00	NA	NA	.00	.00
CAPITAL ONE BANK USA	UNSECURED	763.00	767.26	767.26	.00	.00
CAPITAL ONE BANK USA	UNSECURED	778.00	769.37	769.37	.00	.00
CHASE CARD MEMBER SE	UNSECURED	432.00	NA	NA	.00	.00
CITIFINANCIAL AUTO	OTHER	.00	NA	NA	.00	.00
COLLECT AMERICA	UNSECURED	1,085.00	NA	NA	.00	.00
COMMONWEALTH EDISON	UNSECURED	500.00	NA	NA	.00	.00
PREMIER BANK CARD	UNSECURED	486.00	486.77	486.77	.00	.00
PREMIER BANK CARD	UNSECURED	277.00	277.08	277.08	.00	.00
PRA RECEIVABLES MANA	UNSECURED	486.00	453.33	453.33	.00	.00
GREGORY EMERGENCY PH	UNSECURED	36.00	NA	NA	.00	.00

Scheduled Creditors:

<u>Creditor Name</u>	<u>Class</u>	<u>Claim Scheduled</u>	<u>Claim Asserted</u>	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
HEART CENTER	UNSECURED	279.00	NA	NA	.00	.00
HSBC BANK NEVADA	UNSECURED	442.00	508.97	508.97	.00	.00
MIDWEST PHYSICIAN GR	UNSECURED	766.00	NA	NA	.00	.00
MINIMALLY INVASIVE S	UNSECURED	164.00	NA	NA	.00	.00
LIFECIRCLE WOMENS HE	UNSECURED	75.00	75.00	75.00	.00	.00
NICOR GAS	UNSECURED	1,000.00	309.25	309.25	.00	.00
SOUTH CHICAGO ORTHOP	UNSECURED	223.00	NA	NA	.00	.00
VILLAGE OF MIDLOTHIA	UNSECURED	204.00	NA	NA	.00	.00
WFNNB	UNSECURED	284.00	NA	NA	.00	.00
LIGHTHOUSE FINANCIAL	UNSECURED	.00	.00	72.88	.00	.00
PREMIER BANK CARD	UNSECURED	NA	482.77	482.77	.00	.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Int. Paid</u>
Secured Payments:			
Mortgage Ongoing	.00	.00	.00
Mortgage Arrearage	5,494.06	.00	.00
Debt Secured by Vehicle	2,637.00	1,589.76	.00
All Other Secured	.00	.00	.00
TOTAL SECURED:	8,131.06	1,589.76	.00
Priority Unsecured Payments:			
Domestic Support Arrearage	.00	.00	.00
Domestic Support Ongoing	.00	.00	.00
All Other Priority	.00	.00	.00
TOTAL PRIORITY:	.00	.00	.00
GENERAL UNSECURED PAYMENTS:	6,136.36	.00	.00

Disbursements:

Expenses of Administration	\$ 2,919.24	
Disbursements to Creditors	\$ 1,589.76	
TOTAL DISBURSEMENTS:		\$ 4,509.00

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 08/09/2011

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.